

Savings Accounts¹

Balance Tiers	Dividend / Interest Rate ²	APY ³
Savings, Trusts, IRAs and Junior Savings		
up to \$9,999	0.03%	0.03%
\$10,000 – \$24,999	0.03%	0.03%
\$25,000 – \$49,999	0.03%	0.03%
\$50,000 – \$99,999	0.05%	0.05%
\$100,000 or more	0.05%	0.05%
High Interest Savings⁴		
up to \$2,500	4.89%	5.00%
\$2,501 or more	0.03%	0.03%
Holiday and Special Purpose Savings		
up to \$9,999	0.01%	0.01%

Checking Accounts

Account Type	Interest Rate
Cashback Free Checking ⁵	none
Chiefs Checking ⁵	none
Free Checking	none
Turning Point Checking ⁶	none
Student Checking	none

Insured by NCUA. | Rates accurate as of 11/27/2024 and subject to change at any time.

Qualifications for cash back: The membership account number tied to the savings/checking account must be enrolled in eStatements, have a monthly direct deposit of at least \$250 posted to one deposit account, and a single Checking account must have 15 posted point-of-sale debit card transactions per month, OR the membership account number must be enrolled in eStatements and have a single Checking account with 25 posted point-of-sale debit card transactions per month. Transactions exclude refunds/credits, and ATM transactions. Qualifications must be met under a single membership account on the day before the last day of the month to receive benefits for that same month.

1. Minimum balance to open Savings account is \$1 and may be the Par Value of your share in this credit union.
2. A Savings account that holds the Par Value earns dividends. All other accounts earn interest where applicable. All Savings and IRA dividends and/or interest are calculated using the daily balance method and are compounded daily and are credited on the last day of each month, with the exception of the High Interest Savings Account⁴. Where applicable, Certificate account interest is calculated using the daily balance method and are compounded and credited monthly, unless otherwise stated.
3. APY=Annual Percentage Yield. Accurate as of the last dividend declaration date of 10/31/2024. Assumes dividends or interest are reinvested and the rate continues for a year. You must maintain the minimum daily balance required to obtain the applicable APY. Tiers, dividend/interest rates and APYs on Checking and Savings accounts are subject to change without notice after the account is opened. Certificate interest is earned at the applicable term's fixed rate until the Certificate matures⁷. Fees listed on the Fee Schedule could reduce earnings on the account. You may forfeit dividends/interest if you close any dividend or interest-bearing account before accrued dividends/interest is credited.
4. The account requires a \$1 minimum opening deposit. High Interest Savings account balances up to \$2,500 earn first tier APY. Balances of \$2,500.01 or more earn the credit union's base rate for Savings accounts. First tier APY is conditional on the following requirements: enrollment in eStatements; monthly direct deposit of at least \$250 posted to one deposit account; 15 posted point-of-sale debit card transactions per month to a single checking account tied to the membership; OR enrollment in eStatements and 25 posted point-of-sale debit card transactions per month to a single checking account tied to the membership. Transactions exclude refunds, credits, fees, pre-authorizations and ATM transactions. Each statement period that conditions are met after the account is opened, the first tier APY will be applied at the end of the statement period. If qualifications are not met, the first tier APY will discontinue and revert to the credit union's base rate for Savings accounts until conditions are met. Due to compounding, interest earned may push balances into next rate tier, causing an APY change. If Checking account relationship is terminated or becomes inactive, the first tier APY will discontinue and revert to the credit union's base rate for Savings accounts until conditions are met. Limit one High Interest Savings or Delta Savings account per member.
5. Earn 1% cash back, up to \$5 per month, on monthly point-of-sale debit card transactions posted to a Chiefs Checking account or Cashback Free Checking account when 'Qualifications for cash back' are met. Cash back earnings rate may change without notice after account opening. Cash back will be

Certificates (CDs)⁷

Term ⁸	Maturity Date ⁹	Interest Rate ²	APY ³
Certificates (CDs) (Minimum opening balance \$500. IRA options available.)			
3 month ¹¹	90 Days from Account Opening	4.17%	4.25%
6 month	182 Days from Account Opening	3.40%	3.45%
7 month ¹¹	231 Days from Account Opening	3.93%	4.00%
9 month	272 Days from Account Opening	3.78%	3.85%
12 month ¹¹	365 Days from Account Opening	3.93%	4.00%
15 month ¹¹	455 Days from Account Opening	3.69%	3.75%
18 month	547 Days from Account Opening	3.25%	3.30%
24 month	730 Days from Account Opening	3.01%	3.05%
30 month	912 Days from Account Opening	3.01%	3.05%
36 month	1,095 Days from Account Opening	3.06%	3.10%
48 month	1,460 Days from Account Opening	3.06%	3.10%
60 month	1,825 Days from Account Opening	3.06%	3.10%
Saver CD¹⁰ (Minimum opening balance \$50)			
12 month	365 Days from Account Opening	2.72%	2.75%

deposited into the Chiefs Checking account or Cashback Free Checking account by the 5th calendar day following the month qualifications are met. Cash back will not be calculated for month(s) in which the qualifications not met. This account requires eStatements to avoid conversion to different checking product not eligible for cash back. Limit one Chiefs Checking account or Cashback Free Checking account per membership account number. Cannot be opened in conjunction with Premier, Interest, or Investors account. Business accounts not eligible.

6. Turning Point Checking account requires a minimum pledged balance of \$100 in the Savings account. The \$100 Savings pledged balance will not be accessible. At our discretion, after a twelve month period Turning Point Checking members may be eligible to convert account to another account type. No Turning Point Checking account is eligible for account conversion prior to the end of one year.
7. You may choose to have interest credited directly to you or to another account each month, but this may reduce earnings. Certificate accounts subject to substantial penalty for early withdrawal⁸. You may withdraw Certificate without penalty if redeemed within 15 days following maturity. If you do not withdraw at maturity, Certificate will automatically renew for subsequent term at applicable current interest rate. If renewal is prevented for any reason, interest will not accrue after maturity. Partial withdrawals not permitted, unless otherwise stated.
8. Early Withdrawal Penalty. The following will apply:
 - A. Certificates with an original maturity date equal to or less than 1 (one) year will have a penalty equal to 90 (ninety) days interest.
 - B. Certificates with an original maturity date greater than 1 (one) year and equal to 2 (two) years will have a penalty equal to 180 (one hundred eighty) days interest.
 - C. Certificates with an original maturity date greater than 2 (two) years will have a penalty equal to 365 (three hundred sixty five) days interest.
 - i. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has or would have earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal. If you close your certificate account before interest is paid, you will receive the accrued interest.
 - ii. Exceptions to Early Withdrawal Penalty. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
 - a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
 - b. When the account is an Individual Retirement Account (IRA), the owner attains age 59½ or becomes disabled, and the funds are withdrawn as a normal distribution only.
9. Your CD maturity date is established at account opening based on the term of the CD you open and the corresponding number of days used in the maturity date calculation. For example, if you open a 3-month CD on 1/1/2024, your CD maturity date will be 4/1/2024. At account opening, a CD receipt will be provided to you containing your account's maturity date.
10. You may choose to have interest credited directly to you or to another account each month, but this may reduce earnings. Subject to penalty for early withdrawal⁸. You may withdraw without penalty if redeemed within 15 days following maturity. If you do not withdraw at maturity, it will renew for subsequent term at applicable current rate. If renewal is prevented for any reason, interest will not accrue after maturity. Additional funds may be contributed throughout the term of the CD. Rate cannot be bumped in conjunction with any other products or offers. Not available on IRAs or Business Certificate.
11. This is a Promotional Certificate and is not eligible for a rate bump.

Money Market Accounts

<i>Balance Tiers</i>	<i>Interest Rate¹</i>	<i>APY²</i>
Money Market (IRA options available)³		
up to \$9,999	0.25%	0.25%
\$10,000 – \$24,999	0.30%	0.30%
\$25,000 – \$49,999	0.35%	0.35%
\$50,000 – \$99,999	0.40%	0.40%
\$100,000 – \$149,999	0.45%	0.45%
\$150,000 – \$249,999	0.50%	0.50%
\$250,000 – \$499,999	0.55%	0.55%
\$500,000 or more	0.60%	0.60%
Premier Money Market (IRA options available)⁴		
up to \$9,999	0.45%	0.45%
\$10,000 – \$24,999	0.50%	0.50%
\$25,000 – \$49,999	3.20%	3.25%
\$50,000 – \$99,999	3.25%	3.30%
\$100,000 – \$149,999	3.30%	3.35%
\$150,000 – \$249,999	3.35%	3.40%
\$250,000 – \$499,999	3.40%	3.45%
\$500,000 or more	3.45%	3.50%
Locked Rate Money Market (IRA options not available)⁵		
All Balances	3.20%	3.25%

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1. A Savings account that holds the Par Value (suffix 00 account) earns dividends. All other accounts earn interest where applicable. All Savings and IRA dividends and/or interest are calculated using the daily balance method and are compounded daily and are credited on the last day of each month, unless otherwise stated.
2. APY=Annual Percentage Yield. Accurate as of the last dividend declaration date of 10/31/2024. Assumes dividends or interest are reinvested and the rate continues for a year. You must maintain the minimum daily balance required to obtain the applicable APY. Tiers, dividend/interest rates and APYs on Checking and Savings accounts are subject to change without notice after the account is opened. Fees listed on the Fee Schedule could reduce earnings on the account. You may forfeit dividends/interest if you close any dividend or interest-bearing account before accrued dividends/interest is credited.
3. Assumes interest is reinvested and the rate continues for a year. You may forfeit dividends/interest if you close any dividend or interest-bearing account before accrued dividends/interest is credited. Rates are variable and may change without notice after the account is opened. Fees listed on the Fee Schedule could reduce earnings on the account. This account requires a \$1,000 minimum opening deposit. Minimum daily balance to avoid \$10 monthly maintenance fee is \$1,000. Interest calculated using the Daily Balance Method, compounds daily and pays on the last day of each month.
4. Assumes interest is reinvested and the rate continues for a year. You may forfeit dividends/interest if you close any dividend or interest-bearing account before accrued dividends/interest is credited. Rates are variable and may change without notice after the account is opened. Fees listed on the Fee Schedule could reduce earnings on the account. This account requires a \$1,000 minimum opening deposit. Minimum daily balance to avoid \$20 monthly maintenance fee is \$25,000.00. Interest calculated using the Daily Balance Method, compounds daily and pays on the last day of each month. Premier Money Market account is available for limited periods of time only. Times this product is offered is at the sole discretion of the credit union.
5. Assumes interest is reinvested and the rate continues for a year. You may forfeit dividends/interest if you close any dividend or interest-bearing account before accrued dividends/interest is credited. Rates are variable and may change without notice after the account is opened. Fees listed on the Fee Schedule could reduce earnings on the account. This account requires a \$1,000 minimum opening deposit. On 1/1/2025, this account converts to a Money Market Savings account and becomes subject to applicable tiers, dividend rates and APYs for the Money Market Savings account at that time. Money Market Savings rates are variable and may change without notice.